

2023 CREDIT & LENDING CONFERENCE



September 7

8:30 – 8:45 Welcome
Glen Simecek, President & CEO, WBA
Fred Holubik, Kitsap Bank, Committee Chair

8:45 – 9:45 The Impact of ChatGPT on Banking
Ron Shevlin, Chief Research Officer,
Managing Director, Cornerstone

Artificial intelligence has made progress in leaps and bounds, and one of the newest programs in everyone's Google search is ChatGPT. This session will discuss the myriad use cases for ChatGPT in banking, but more importantly, discuss how banks need to deploy the technology, and the organizational impact the technology will have on financial institutions.

9:45-10:00 Break

10:00 – 10:55 Breakout Sessions

Find Intelligent Loan Growth in 2023 and Beyond!
Dallas Munkus, Managing Director, RMSG Analytic Consulting

Community banks cannot ignore the negative loan growth pervading most parts of the industry. Discover smart strategies to increase your loan volume and unlock new opportunities. This presentation will explore key approaches, including saying "yes" where you currently say "no," expanding product offerings, driving volume through effective marketing campaigns, and establishing strategic partnerships. Learn how to leverage existing and new data, test product expansion, optimize digital and traditional marketing channels, and select the right partners to maximize return and minimize risk. Don't miss out on this valuable opportunity to take your lending operations to the next level!

Loan Review Best Practices the Impact of COVID
Eric VanDoran, Director, WIPFLI

Loan portfolios are improving, and we are putting the financial crisis behind us as credit quality approaches pre-crisis levels. Loan growth is on most agendas, but there may be too many financial institutions pursuing a limited number of opportunities. In this environment, it is important to be razor-focused on managing and monitoring portfolios to continue the recovery. Over the post-financial crisis years, our team has been helping banks hone their credit practices, and we are ready to share the best of the best with you. We will also challenge you with current regulatory and industry issues you should be addressing.

Digital Lending
Jorge Sun, CEO, Lending Front

10:55 – 11:05 Break

11:05 – 12:00 Factors in your Decision Tree on a Problem Loan Panel
Al Davis, Principal, Revitalization Partners
Rob Draper, Principal, Draper Capital Advisors
Eric Peterson Attorney, Spencer Fain;
Commercial Receivers Association Board Member
Tara Schleicher, Principal, Foster Garvey

Join members of the Commercial Receivers Association as they discuss the state of receiverships, how this option can benefit clients in Washington and Oregon, and how banks often work with receivers.

12:00 – 1:30 Lunch

Exceptional Strategies to Enhance Customer Loyalty and Engagement During Uncertain Times
Daniel Warner, Vice President of Sales,
Vericast

In the current economic environment, capturing and maintaining market share is more important – and difficult – than ever. People are under financial strains, loyalty is harder to achieve and the next generation of customers are placing new demands on banks. However, these very challenges also offer a helpful outline of the marketing opportunity available to financial institutions. In this session, Daniel Warner VP, Sales at Vericast, offers insights on these influential trends and advice on how to leverage them for marketing success.

1:30 – 2:30 Breakout Sessions

Small Business Lending Data Collection Rule – What This Means for Your Institution
Steven Vandelier and Alex Cortada, TruStage Compliance Systems

This presentation will cover the purpose of Section 1071 of the Dodd-Frank Act, how it amended the Equal Credit Opportunity Act, a brief history of the rule making by the Consumer Financial Protection Bureau, an overview of the final rule and the requirements for collecting and reporting small business lending application data, and industry reaction to date. The presentation will also provide attendees with steps institutions may take now to ensure compliance where applicable.

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Leveraging LinkedIn for Lending Success: Ways to Leverage the World's #1 Business Social Network to Build Your Personal Brand

Eric Cook, Chief Digital Strategist, WSI & The LinkedBanker

As the world's No. 1 social network focused on the business professional, LinkedIn continues to grow, with more than two new members every second being added to the platform. But with features like creator mode, live audio events, AI-generated articles, and so much more, bankers often struggle with implementing an effective plan to properly leverage all that LinkedIn has to offer. This session will share several strategies you can "take to the bank" and help ensure you're getting the most out of your time on LinkedIn and building a personal brand online you can be proud of. You'll come away with tangible ideas you can implement immediately to increase your networking (and lending) success.

How Best to Deal with 2023 Credit Uncertainties

Rob Draper, Principal, Draper Capital Advisors

2:30 – 2:45 Break

2:45 – 4:00 The Classic Lending Juggling Act: Managing Concurrent Loan Growth & Credit Quality Pressures in an Uncertain Environment

Randy Cameron and David Wood, Voya

In the modern banking times, rarely have these two forces been of equal intensity at the same time – but they are and are presenting bank boards and management with competing, yet necessary strategy decisions. All the forces aligning to complicate commercial bank lending strategies (the evolving economy and prototypical borrower, the macroeconomic forces and the post-COVID credit risk fallout) have coalesced to present

bank risk strategists with some daunting challenges. It would be a fool's errand to ignore the need to regain sustainable loan growth or likewise to presume the current stellar credit quality metrics will last. In this session, we discuss ways to balance the priorities and quantify the key portfolio metrics, particularly from a bank's risk management perspective.

4:00 – 5:30 Networking Reception

September 8

8:30 Opening Remarks

8:35 – 9:20 Banking Regulation for Commercial & Residential Property Evaluation
Ryan Rehman, Principal, Superior Informatics LLC

9:20 – 9:30 Break

9:30 – 10:20 Regulatory Panel
Matt Harvey, Program Manager, DFI Division of Banks
George Diaz, Sr. Risk Examiner, FDIC

10:20 – 10:30 Break

10:30 – 11:25 Industry Panel

11:25 – 11:40 Break

11:40 – 12:30 Economic Update
Steve Scranton, Chief Investment Officer & Economist, Washington Trust Bank

12:30 Adjourn